

Bible Spotlight: The Believer & Money

I. INTRODUCTION

A. *Check Up--Turn To Matthew 6*

1. Most of us have gone to the doctor at some time or another for a check up
2. And you know what happens;
 - a. they subject you to all kinds of tests
 - b. some seem rather pointless while others are down right embarrassing
 - c. they poke, prod, stick, and needle
 - d. they put cold metal objects on your body in various locations and tell you to breath normally
 - e. then they tell you to cough
 - f. they ask you questions that seem either obvious or none of their business
3. But they have good reason for doing all these tests and asking all these questions
4. They want to gauge your health
5. Ass the doctor pokes and prods the various areas of your body they ask, "Does this hurt? How about that?"
6. If you cry out in pain, it means one of two things
 - a. either the doctor has pressed too hard
 - b. or, more likely, there's something wrong
 - c. that is what all the poking and prodding is for: to discover problem areas

B. *"That Hurts"*

1. The same thing can happen in church
2. When the Holy Spirit prods us with the Word of God, it can often hurt because He's touched an area that isn't healthy
3. While it is certainly never my desire to inflict pain on anyone here at Calvary, I recognize that conviction is painful
4. And one subject that is often painful to deal with is our finances
5. That is why I need to be careful as we continue this series on the Believer and Money to make sure that I am not pressing too hard
6. But rather am being faithful to share God's word and let the Spirit of God touch those areas that we need to confront and deal with
7. This is specially true of today's message
8. I am certain that much of what we look at today will be painful because it will touch some unhealthy areas in many of our lives
9. But take comfort in knowing that God never touches us apart from the intent to change and heal us by His grace

II. TEXT

A. Jesus Taught A Lot On Money

1. As you look carefully at the teaching of Jesus, you see that money was an oft recurring theme
2. 16 of his 38 parables dealt with money
3. More is said in the NT about money than heaven and hell *combined*
4. Four times more is said about money than *prayer*
5. Howard Dayton, the leader of Crown Ministries has calculated that 1 in 10 verses in the gospels deals with money
6. And while the subject was often on Jesus lips, probably the most definitive statement he made regarding money as it relates to the Kingdom of God is found in the Sermon on the Mount
7. Matthew 6:19-33 contains our text for today
 - a. these verses are sweeping in what they reveal about the believer's attitude toward and relationship with money
 - b. we will take a look at them, section by section

B. Matthew 6:19-21

{19} “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal;

{20} “but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

{21} “For where your treasure is, there your heart will be also.

1. Each of us places *supreme* value in something
2. Each of us has a treasure, something that we esteem as *ultimately precious*
3. Jesus takes all the various treasures people hold dear, and reduces them to one of two categories
 - a. those that are material, and so will deteriorate and decay
 - b. or those which are spiritual, and so will last forever
4. Now, at first blush, we should immediately admit that one's treasure *should* consist in that which is eternal
5. For what's the point in desiring something that in the final analysis one cannot have?
6. The treasures of this world are things like
 - a. houses and property
 - b. cars, RV's, motorcycles, ATV, snowmobiles, mini-submersibles
 - c. toys & gadgets
 - d. and of course, money
7. But there's a funny thing about the world's treasure: it needs constant upkeep and attention
 - a. houses have to be cleaned and repaired - and even then, ultimately, they will fall apart
 - b. cars get old and rust; they blow head gaskets and the trannies crumble, the seats rip and the dashboard cracks
 - c. toys and gadgets keep getting surpassed by the latest and greatest new toy and new gadget
 - d. yesterday's belly button lint picker, which was a pair of tweezers, is

replaced by today's deluxe model--a mini-dustbuster called the Black & Decker Lint-Be-Gone

8. Because the world's values are in constant flux, worldly treasure is never secure
 9. So Jesus warns His followers to not find their treasure and sense of what is valuable in the things of this world
 10. Rather, they are to find it in the those things that are eternal and that do not change
 11. Jesus said that these things were to be found in heaven and that it was possible to lay up treasure there
 12. What He meant is that we need to keep our eyes fixed on an eternal perspective
 - a. that we will live for ever
 - b. and that the decisions we make now will effect that eternity
 13. The bottom line that Jesus is communicating here is this:
 - a. What are you living for? What is the goal and context of your life?
 - b. if you are living only for present happiness and comfort, and you obtain that by surrounding yourself with things,
 - 1) then you will never find what you are looking for because things do not satisfy -
 - 2) they just grow old and fall apart
 - c. but if you are living for the day when you will arrive home at your final destination in heaven, and you are living now in light of that day
 - 1) then you will know real happiness and comfort now
 - 2) because your treasure is being kept safe from harm
 14. Verse 21 is one of those pokes I mentioned earlier
- {21} "For where your treasure is, there your heart will be also.**
- a. the desire of our heart frames the direction of our lives
 - b. if our heart is in love with the world,
 - 1) then we will love the things of the world
 - 2) and our whole values system will be given to the world's ideas of success
 - c. if our heart is in love with God
 - 1) then we will love the things of heaven
 - 2) and our values will be His
15. Do you want to know where your treasure really is this morning?
 16. Do you want to know what constitutes your real treasure, what your true values are?
 17. Then ask yourself this question:
 - a. What is the one thing that you would never give up?
 - b. That even at the price of life itself, you would never lose because it is more precious than life itself?
 18. Unless you can say "*Jesus*," then your heart and treasure are misplaced.

B. Matthew 6:22-24

{22} "The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light.

{23} “But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great *is* that darkness!

1. It is with these verses that I anticipate the poking and prodding of the Holy Spirit may become the most painful
2. Because it is here that we come face to face with the idol of American popular culture = MATERIALISM
3. It is said that the eye is the window to the soul; that what we see carves an enduring image on our hearts and minds
4. Jesus gives credence to that idea here
 - a. as He speaks of our treasure and what we value,
 - b. He refers to the eye as either being good and clear, or bad and dim
5. He means that either we look at life through the fleshly eyes of lust or the spiritual eyes of life
6. If our eyes are given to seeking satisfaction in the things of this world, then our whole inner being will be misdirected
7. On the other hand, if our eyes are given to seeing the Holy Spirit at work around us, then we will be in tune with reality and life will work as it was designed to
8. John echoes these words of Jesus in his first letter when he writes in 1 John 2

{15} Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him.

{16} For all that *is* in the world; the lust of the flesh, the lust of the eyes, and the pride of life; is not of the Father but is of the world.

{17} And the world is passing away, and the lust of it; but he who does the will of God abides forever.

9. Who among us doesn't know the power of the attraction of this world's treasure?
 - a. we all know the subtle and not so subtle power of lust
 - b. and I'm not referring to sexual desire here
 - c. I'm talking about the desire to possess a thing
 - d. the sense of strong desire that comes over us when we see something that appeals to our flesh
 - 1) a beautiful dress or suit in the mall store window
 - 2) a gorgeous home in Spanish Hills
 - 3) passing through Home Depot and seeing one of those model kitchens with the black granite counters and cherrywood cabinets
 - 4) the brand new, sleek copper green Buick Riviera slicing through the air on the 101
 - e. come on, let's be honest, we all know the power of lust in one way or another
10. But Jesus is warning us here about what we give our eyes to!
 - a. will we yield them to lust?
 - b. will we try to satisfy the inner longing and hunger of our souls by feasting our eyes on this world's treasure?
 - c. or will we turn our eyes to the only One who can ever satisfy our thirsty and hungry souls? Jesus!

11. No one in all history knew the truth of what Jesus says here better than the richest man who ever lived - Solomon
 - a. in Ecclesiastes 5:10 he wrote,

He who loves silver will not be satisfied with silver; Nor he who loves abundance, with increase. This also *is* vanity.

- b. the Psalmist said,

Surely every man walks about like a shadow; Surely they busy themselves in vain; He heaps up *riches*, And does not know who will gather them. (Psa 39:6)

- c. Proverb 13:7 says

There is one who makes himself rich, yet *has* nothing; And one who makes himself poor, yet *has* great riches.

12. In verse 24, Jesus moves to a straightforward challenge . . .

{24} "No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.

13. Jesus has referred to two kinds of treasure and two kinds of eye
14. Now He speaks plainly and shows that there are only two masters to be served: God or mammon
15. The King James translators could have picked an English word to translate this word "mammon"
 - a. but they didn't, and for good reason
 - b. "mammon" is an Aramaic word meaning "what is stored up"
 - c. we would equate it with our "property" or "stuff"
 - d. but as it passed into Jewish use, it came to mean *anything in which one puts ultimate trust*
16. Jesus again narrows the field to one of two masters in our lives
 - a. either we serve God and trust Him for our future
 - b. or we serve our stuff and trust in it
 - c. but it is utterly impossible to either serve or trust in both
17. And the reason we cannot serve both God and our stuff is because they make mutually exclusive claims on us
18. The more I have studied and meditated on verse 24, the more convinced I am that this is the crux of the church's struggle in Modern American culture
 - a. why is the church so apparently weak and ineffective today?
 - b. what is the real problem that seems to keep her continually stumbling and being laid open before the world for scorn and ridicule?
 - c. is it the *content* of our Faith? Is it Christian doctrine and teaching that is held in such low esteem?
 - d. no!
 - e. it's the charge of *hypocrisy* that consistently gets leveled at Christians
 - f. our doctrine says we live by a different set of values, that we don't serve mammon but God
 - g. but in practice, for far too many who are called Christian, that just isn't true
19. If we're honest, we have to admit that the church's greatest problem today

- is that it serves mammon, not God
- a. materialism is the religious faith of many in the church
 - b. and the idol of “stuff” is what they put their trust in
20. Oh sure, many of them go to church, twice a week
- a. they carry big, thick study bibles and have become proficient at marking them with various colored highlighters
 - b. they’ve been to all the best seminars and conferences on how to be a better Christian
 - c. but the fact of the matter is, they don’t really *live* any differently than their next door pagan neighbors
 - 1) they still define their lives by what they wear,
 - 2) what they drive
 - 3) where they live
 - 4) what they eat
 - 5) where they vacation
 - 6) where they send their kids to school
 - 7) and who they know
 - d. they say they trust God for their eternal destiny
 - e. but their bank account and giving record prove they don’t trust Him for next month
21. Sure the Holy Spirit has prompted them to yield their finances to God, but they have resisted His gentle prodding
22. They are like those Frankish soldiers who before battle were taken by the local priest to the riverside for mass baptisms
- a. and as they went under the water,
 - b. immersed everything but their sword arms
 - c. because while they wanted the promise of going to heaven if they died in battle,
 - d. also wanted to swing their sword any way they wanted without any pang of conscience or conviction
23. Even so, many in our churches today have been immersed in the waters of baptism while holding high the arm that held their wallet and checkbook
- a. Jesus is their Savior, He is their fire insurance
 - b. but He is not their Lord because they serve mammon
 - c. their Christianity does not touch their wallet
24. Dear brother and sister, I know these are hard things
- a. they are hard to *say*
 - b. and they are hard to *hear*
 - c. and I also know that I am painting with a very broad brush
 - d. there are many sincere believers who are not bound by materialism but who serve the Lord in sincerity and truth
 - e. still, on the whole, as we consider the majority, I can’t help but compare what Jesus says here with the Modern church and say that mammon is the substance of most lives
25. That materialism holds the church in an iron grip is revealed clearly by the fact that most Christians in America are in substantial debt
- a. they have used easy credit to fund a lifestyle beyond their means

- b. then they use new credit to pay off old credit
 - c. to the two usual categories of *haves* and *have-nots*, we need to add a third--*the have not paid for what they have*
 - d. as one man said, "I can't live on what I earning. I can't even live on what I spend!"
 - e. or how about the man who said, "I'm so broke, I can't even pay attention?"
26. Materialism is a grave problem today
27. Listen to the words of the Apostle Paul as he dealt with the very same issue in the early church . . . (1 Tim. 6)

{6} Now godliness with contentment is great gain.

{7} For we brought nothing into *this* world, *and it is* certain we can carry nothing out.

{8} And having food and clothing, with these we shall be content.

{9} But those who desire to be rich fall into temptation and a snare, and *into* many foolish and harmful lusts which drown men in destruction and perdition.

{10} For the love of money is a root of all *kinds of* evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.

28. Then in v. 17 he says . . . (17-19)

{17} Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy.

{18} *Let them* do good, that they be rich in good works, ready to give, willing to share,

{19} storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.

29. Jesus goes on to elaborate on the challenge of who we are serving in verses 25 through 33 of Matthew 6

C. Matthew 6:25-33

{25} "Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing?"

{26} "Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they?"

{27} "Which of you by worrying can add one cubit to his stature?"

{28} "So why do you worry about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin;

{29} "and yet I say to you that even Solomon in all his glory was not arrayed like one of these.

{30} "Now if God so clothes the grass of the field, which today is, and tomorrow is thrown into the oven, *will He* not much more *clothe* you, O you of little faith?"

{31} "Therefore do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'"

{32} "For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things.

{33} "But seek first the kingdom of God and His righteousness, and all these things shall be added to you.

- 1. Lest there be any doubt, Jesus spells it out:

2. There is to be a difference between the way His followers live and the ways of the world
3. It is the lost whose lives are defined by the pursuit of things
4. But we are to pursue God
5. And if we pursue God, then He will make sure all the other issues of life are taken care of

D. Worry

1. The repeated exhortation of verse 25-33 is to not worry because God takes care of His own
2. This then confronts us with another prod by the Holy Spirit
3. You see, if we genuinely serve God and trust in Him, then worry will be displaced by the confidence that comes by knowing He has promised to take care of us
4. But if our lives are characterized by worry and anxiety, that betrays the fact that we are not serving and trusting Him
5. Instead, we are trapped in the uncomfortable place of serving mammon, of trusting in our stuff
6. And that is why we worry, because no matter how much we have, we can never be really confident that it will last or be enough
 - a. in Proverbs 23: 4 & 5 we find something very interesting in this regard

{4} Do not overwork to be rich; Because of your own understanding, cease!

{5} Will you set your eyes on that which is not? For riches certainly make themselves wings; They fly away like an eagle toward heaven.

III. CONCLUSION

A. Peter & Jesus

1. As we wrap it up this morning, there is one scene I want to ask you to picture in your mind
2. Jesus has been arrested and taken to the high priests house
3. He sits at one end of a large courtyard in front of a house
4. Surrounding him are temple police, some minor officials and several members of the religious elite
5. They are questioning Jesus and trying to figure out what to do next, now that they have him in their clutches
6. On the other side of the courtyard is a fire in a ring of large stones
7. Around the fire is gathered a group of people trying to stay warm
8. The early morning air is chill and they crowd round trying to gather some of the heat to themselves
9. One of them has his hood drawn closer round his face than the others
10. But the dancing light from the flames illuminates his features and someone asks, "Hey, aren't you one of Jesus' followers?"
11. The man who was asked is Peter, but he quickly denies it
12. Backing out of the ring, he moves to another spot and when a few more people have changed places, he slips again to the fireside

13. Again he is recognized and again he is asked
14. A second time he denies
15. He moves again and waits, and when he deems the crowd is different presses his way to the comfort of the flames
16. But the challenge comes again.
17. This time he grows angry and curses and denies that he is a follower of Jesus
18. Immediately across the clear morning air comes the sound of the rooster greeting the dawn
19. And Peter remembers that Jesus had said before that night was out, he would deny Him three times
20. Peter turns to look across the courtyard where Jesus sat, to see Jesus looking straight at Him
21. Then he turned and fled the place and wept bitter tears of regret

B. Following Jesus

1. When Jesus called people to Him, He didn't issue an invitation as we do today
 - a. He didn't have people bow their heads and raise their hands
 - b. he didn't have them stand up
 - c. or come forward to the altar to pray with a prayer counselor
2. His invitation was simple - "Follow Me!"
3. What that meant was that a person was to leave the things that had marked their lives before that and adopt the lifestyle and teaching of Jesus
4. How close were they to follow Him? As close as they could be
5. And that is where Peter failed
6. You see, that night, after Jesus arrest, Peter tried to follow at a *safe* distance
7. While Jesus was over there, Peter was over here
8. And what was he doing? He was warming himself at the enemy's fire
9. How many of us are following Jesus, but at a safe distance?
10. How many of us are hiding out, taking comfort from the things of this world that are only going to burn?
11. How many of us, when challenged to either identify with Christ in some hard choices end up denying Him?
12. How many of us right now sense the Lord is looking at us to see what we will do with what we have heard this morning?
 - a. will we stay and seek the comfort of the world's stuff?
 - b. or will we turn with tears of repentance?